

Hsiao Tong (LKKAUTO)

From: Cady Lee <sales@ctauto.com.sg>
Sent: Wednesday, 25 April 2018 11:09 AM
To: Hsiao Tong (LKKAUTO); janet.tan@eqinsurance.com.sg; Olivia Lau (LKKAUTO)
Cc: Shawn Chen; Emellene Teng; Asher Sng (LKKAUTO)
Subject: Re: Reminder: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016 (Final Reminder)

Without Prejudice:

Dear Hsiao Tong & Janet,
Our costs to repair the vehicle outweigh your offer.
LKK surveyor had utilised more than a year to finalise the estimates and now LKK is disputing the quantum.
Should we fail to receive a reasonable offer by 30th April 2018, we shall have no alternative but to seek recourse to recover the claim without any further reference to you.

Thanks + Regards,
CT Auto Pte Ltd
Cady Lee
Tel: 6266-6727 Fax: 6266-6358

On Tue, Apr 24, 2018 at 6:00 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

SAVE AS TO COSTS

Hi Cady/ Shawn,

Our checks were with local suppliers of such water tanks.

Our Principal EQ Insurance maintains our offer of 10 April 2018.

Kindly let us have your acceptance.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in

respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, [Ubi Avenue 1, #02-25](#) | S(408933)

From: Shawn Chen [mailto:ctops@ctauto.com.sg]

Sent: Wednesday, 18 April 2018 5:31 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; janet.tan@eqinsurance.com.sg

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Emellene Teng <admin@ctauto.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Cady Lee <sales@ctauto.com.sg>

Subject: Reminder: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016 (Final Reminder)

Dear Ms Hsiao Tong,

Further to our tele-com earlier, we would appreciate it if you could response to us soon as this case LOD was since 28/09/2017. While DOA was since 20/04/2016.

Best Regards,

CT Auto Pte Ltd

Shawn Chen

Office : 62666727 Fax : 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Wed, Apr 11, 2018 at 1:00 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Without Prejudice:

Final Reminder:

Hsiao Tong & Janet,

Just to add, EQ Insurance had appointed LKK to be their surveyor. The survey was done on 25/4/16 and only finalised with us on 20/9/2017 despite our chasers.

Please let us have your response by 16/4/18 for amicable settlement.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Apr 10, 2018 at 3:00 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Hsiao Tong,
The cost of repairs was finalised by LKK surveyor.

How was your offer arrived? Can we have supporting evidence?

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Apr 10, 2018 at 2:56 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

Hi Cady,

We act on behalf of our Principal EQ Insurance to resolve your client's claim for the accident between XE 2727M (your client) and XB 8630J (EQ insured) that took place on 20 April 2016.

We refer to your letter of demand dated 25 September 2017 which was as follows:

Your Proposal

Cost of Repair	\$ 235,400.00
Disbursements – Chemical Liquid (Enzyme)	\$ 4,106.66
Loss of Use (31 days x \$450)	\$ 13,950.00
LTA Search Fees	\$ 5.35
Total	\$ 253,462.01

We have looked into the claim thoroughly and for the sake of amicable settlement, on a 'Without Prejudice' basis, we have our Principal's mandate to resolve the claim as follows:

Our Principal's offer

Cost of Repair	\$ 66,680.17
Disbursements – Chemical Liquid (Enzyme)	\$ 4,106.66
Loss of Use (31 days x \$300)	\$ 9,300.00
LTA Search Fees	\$ 5.35
Total	\$ 80,092.18

For your understanding, our Cost of Repair was derived from checks with suppliers of similar water tanks, and adjusted accordingly to market standards.

Kindly confirm acceptance.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, [Ubi Avenue 1, #02-25](#) | S(408933)

From: Cady Lee [mailto:sales@ctauto.com.sg]

Sent: Tuesday, 10 April 2018 11:39 AM

To: Janet Tan <janet.tan@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Emellene Teng <admin@ctauto.com.sg>; Shawn Chen <ctops@ctauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016 (Final Reminder)

Dear Olivia,

Further to our mutual agreement, todate, we have not receive your response.

Please advise.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Thu, Apr 5, 2018 at 3:23 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Dear Olivia,

Further to our telecon moments ago, please let us have the offer by close of business tomorrow 6/4/18 for amicable settlement.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Wed, Apr 4, 2018 at 9:31 AM, Cady Lee <sales@ctauto.com.sg> wrote:

Dear Janet & Olivia,

Please advise urgently.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Mar 27, 2018 at 3:59 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Dear Janet,

Further to our telecom, please advise urgently.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Thu, Mar 22, 2018 at 2:54 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Without Prejudice:

Dear Janet,

Further to our telecon moments ago, we look forward to your response by 26/3/18 for amicable settlement.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Thu, Feb 8, 2018 at 12:26 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Without Prejudice:

Final Reminder

Dear Olivia/Hsiao Tong/Janet,

Further to our reminders, todate, we have not receive a response.

We would appreciate your response on/before 12/2/18 so that we can close the claim amicably.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Jan 30, 2018 at 11:58 AM, Cady Lee <sales@ctauto.com.sg> wrote:

Janet,

We would appreciate it if you could advise when LKK can revert so that we can advise our client. Our client had been patiently waiting for settlement.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Jan 30, 2018 at 11:55 AM, Janet Tan <janet.tan@eqinsurance.com.sg> wrote:

Without Prejudice

Save As To Costs

Dear Cady,

We shall inform our surveyor to revert to you soon.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

[5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110](#)

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Cady Lee [mailto:sales@ctauto.com.sg]

Sent: Tuesday, January 30, 2018 11:52 AM

To: Janet Tan <janet.tan@eqinsurance.com.sg>; olivialau@lkkauto.com

Cc: Emellene Teng <admin@ctauto.com.sg>; Shawn Chen <ctops@ctauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Fwd: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016

Without Prejudice:

Dear Janet & Olivia,

As requested, we had provided the documents. Todate, we have not receive any response.

Please advise urgently as this claim had been long overdue.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

----- Forwarded message -----

From: **Emellene Teng** <admin@ctauto.com.sg>

Date: Fri, Jan 5, 2018 at 5:10 PM

Subject: Re: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016

To: Olivia Lau <olivialau@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>

Dear Ms Lau,

Please refer to the attached

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

----- Forwarded message -----

From: **Olivia Lau (LKKAuto)** <olivialau@lkkauto.com>

Date: Fri, Jan 5, 2018 at 11:24 AM

Subject: RE: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016
To: "sales@ctauto.com.sg" <sales@ctauto.com.sg>

Dear Shawn / Cady,

Our Principal has requested the documents relating to the cost of the water tank, and to remove and install rear tank. As such, kindly provide these documents for our immediate action.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, [Ubi Avenue 1, #02-25](#) | S(408933)



From: Cady Lee [<mailto:sales@ctauto.com.sg>]

Sent: Wednesday, 3 January, 2018 2:05 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; janet.tan@eqinsurance.com.sg; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>

Subject: Re: Accident involving XE2727M & XB8630J (EQ) & on 20 April 2016

Without Prejudice:

Dear Hsiao Tong/Olivia/Zayyer,

Happy New Year.

Please assist urgently for amicable settlement.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Wed, Dec 27, 2017 at 12:20 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Without Prejudice:

Dear Olivia/Hsiao Tong,

This case had been surveyed by LKK surveyor since 25/4/16. Despite our reminders, the case remained open. We would appreciate your kind assistance to advise the reason for the undue delay.

As we have a responsibility to our client, we urge you, not to without the claim any longer but to response on/before 30/12/17. Failing which, we shall have no alternative but to seek recourse to recover the claim without any further reference to you.

We trust this course of action is not required in view of our cordial relationship with EQ Insurance & LKK.

We look forward to your urgent response for amicable settlement.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

----- Forwarded message -----

From: **Shawn Chen** <ctops@ctauto.com.sg>

Date: Thu, Dec 14, 2017 at 3:11 PM
Subject: 1st Reminder: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016
To: "Olivia Lau (LKKAUTO)" <olivialau@lkkauto.com>
Cc: "admin@ctauto.com.sg" <admin@ctauto.com.sg>, "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>

Dear Olivia,

We would appreciate it if you could advise the status of our claim as LOD was sent since 28/09/2017.

Best Regards,

CT Auto Pte Ltd

Shawn Chen
Office : 62666727 Fax : 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Sat, Dec 2, 2017 at 6:30 PM, Olivia Lau (LKKAUTO) <olivialau@lkkauto.com> wrote:

Dear Shawn,

I refer to the above subject matter.

I have taken over the case from Asher due to the high quantum involved. Will be getting back to you soon on the matter. Kindly hold.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, [Ubi Avenue 1, #02-25](#) | S(408933)



